IN THE CLAIMS

1. (currently amended) A method of evaluating marketing campaign data, the data being in the form of database scores, stored procedures, and On Line Analytical Processing (OLAP) multidimensional structures, said method comprising the steps of:

providing a plurality of analytic models including marketing and risk models;

determining a sequential order for combining the models;

combining the models in the determined sequential order to generate marketing campaign data including a target group by defining an initial customer group, the initial customer group includes a list of customers satisfying each of the combined models and rank ordered by projected profitability wherein projected profitability is based on at least one of a probable response by a customer to the marketing campaign, attrition of the customer, and risk associated with the customer, the list includes a high profit end, a moderate profit section, and a low profit end, the high profit end including customers having a highest projected profitability, the low profit end including customers having a lowest projected profitability, the moderate profit section including a profitability baseline, wherein the determined sequential order provides a greater number of customers included between the high profit end and the profitability baseline than any other sequential order of combining the models, the target group includes the customers included between the high profit end of the list and the profitability baseline;

evaluating the model combination using structures that segment gains charts to discover where the model combination is under performing;

evaluating a performance of the model combination over time; and

defining user trends.

2. (previously presented) A method according to Claim 1 wherein said step of defining user trends further comprises the step of determining where profitability has been changing over time.

3. (previously presented) A method according to Claim 1 wherein said step of defining user trends further comprises the step of determining where a response rate has been changing over time.

4. (previously presented) A method according to Claim 1 wherein said step of defining user trends further comprises the step of determining where a number of accounts are being closed.

5. (previously presented) A method according to Claim 1 wherein said step of evaluating the model combination is accomplished by creating history structures based on user defined attributes.

6. (previously presented) A method according to Claim 1 wherein said step of defining user trends further comprises the step of analyzing a particular population segment.

7. (previously presented) A method according to Claim 1 wherein said step of evaluating a performance of the model combination over time further comprises the step of maintaining feedback into a targeting engine to improve subsequent modeling cycles.

8. (previously presented) A method according to Claim 1 wherein said step of defining user trends further comprises the step of using gains charts to illustrate model performance in segments.

9. (currently amended) A system for evaluating marketing campaign data, said system comprising:

a customer database further comprising historical campaign results;

a graphical user interface for presentation of trend analysis data; and

a targeting engine embedded with a plurality of analytic models including marketing and risk models, the marketing models include at least one of a net present value/profitability model, a prospect pool model, a net conversion model, an attrition model, a response model, a revolver model, a balance transfer model, and a reactivation model, the risk models include at least one of a payment behavior prediction model, a delinquency model, a bad debt model, a fraud detection

model, a bankruptcy model, and a hit and run model, wherein the targeting engine is configured to:

determine a sequential order for combining the models;

combine the models in the determined sequential order to generate marketing campaign data including a target group by defining an initial customer group, the initial customer group includes a list of customers satisfying each of said combined models and rank ordered by projected profitability wherein projected profitability is based on at least one of a probable response by a customer to the marketing campaign, attrition of the customer, and risk associated with the customer, the list includes a high profit end, a moderate profit section, and a low profit end, the high profit end including customers having a highest projected profitability, the low profit end including customers having a lowest projected profitability, the moderate profit section including a profitability baseline, wherein the determined sequential order provides a greater number of customers included between the high profit end and the profitability baseline than any other sequential order of combining the models, the target group includes the customers included between the high profit end of the list and the profitability baseline;

evaluate the model combination using structures that segment gains charts to discover where the model combination is under performing;

evaluate a performance of the model combination over time; and

define trends relating to the marketing campaign data.

10. (previously presented) A system according to Claim 9 wherein said targeting engine is further configured to evaluate a combination of models, wherein the combined models include time based multidimensional On Line Analytical Processing (OLAP) history structures.

11. (previously presented) A system according to Claim 9 wherein said targeting engine is further configured to discover user defined trends.

12. (previously presented) A system according to Claim 9 wherein said targeting engine is further configured to determine where profitability has been changing over time.

13. (previously presented) A system according to Claim 9 wherein said targeting engine is further configured to determine where a response rate has been changing over time.

14. (previously presented) A system according to Claim 9 wherein said targeting engine is further configured to determine where a number of accounts are being closed.

15. (previously presented) A system according to Claim 9 wherein said targeting engine is further configured to determine propensity of a customer to avail themselves to other products over time.

16. (previously presented) A system according to Claim 9 wherein said targeting engine is further configured to check a performance of the model combination based on user defined criteria.

17. (previously presented) A system according to Claim 9 wherein said targeting engine is further configured to analyze a particular population segment.

18. (previously presented) A system according to Claim 9 wherein said targeting engine is further configured to maintain feedback to improve subsequent modeling cycles.

19. (previously presented) A system according to Claim 9 wherein said targeting engine is further configured to use gains charts to illustrate customer trends.

20. (currently amended) A method of evaluating marketing campaign data, the data being in the form of customer lists, database scores, stored procedures, and On Line Analytical Processing (OLAP) multidimensional structures, said method comprising the steps of:

storing in a database historical data for a plurality of potential customers including for each potential customer at least one of an age, a gender, a marital status, an income, a transaction history, and a transaction measure;

providing a plurality of analytic models including marketing and risk models, the marketing models include at least one of a net present value/profitability model, a prospect pool model, a net conversion model, an attrition model, a response model, a revolver model, a balance transfer model, and a reactivation model, the risk models include at least one of a payment

behavior prediction model, a delinquency model, a bad debt model, a fraud detection model, a bankruptcy model, and a hit and run model;

determining a sequential order for combining the models by applying each model to be combined to each of the plurality of potential customers included in the database;

combining the models in the determined sequential order to generate marketing campaign data including a target group by defining an initial customer group, the initial customer group includes a list of customers satisfying each of the combined models and rank ordered by projected profitability wherein projected profitability is based on at least one of a probable response by a customer to the marketing campaign, attrition of the customer, and risk associated with the customer, the list includes a high profit end, a moderate profit section, and a low profit end, the high profit end including customers having a highest projected profitability, the low profit end including customers having a lowest projected profitability, the moderate profit section including a profitability baseline, wherein the determined sequential order provides a greater number of customers included between the high profit end and the profitability baseline than any other sequential order of combining the models, the target group includes the customers included between the high profit end of the list and the profitability baseline;

generating gains charts by comparing ~~marketing campaign customer lists~~ customers included in the target group to corresponding marketing campaign results;

evaluating the model combination by using structures that segment gains charts to identify where the model combination is under performing;

evaluating over time and over a plurality of marketing campaigns at least one of a performance of the model combination; and

identifying user defined trends including identifying trends within segments by analyzing structures of a plurality of marketing campaigns in chronological order.

21. (new) A method according to Claim 1 wherein said step of combining the models in the determined sequential order further comprises the step of:

storing in a database historical data for a plurality of potential customers including for each potential customer at least one of an age, a gender, a marital status, an income, a transaction history, and a transaction measure;

determining a sequential order for combining the models by applying each model to be combined to each of the plurality of potential customers included in the database; and

combining the models in the determined sequential order to define the initial customer group by applying a first model included in the determined sequential order to each of the plurality of potential customers included in the database to generate a first segment of only those potential customers satisfying the first model, applying a second model included in the determined sequential order to the first segment to generate a second segment of only those potential customers satisfying the combination of the first and second models, and then applying each subsequent model included in the determined sequential order to a segment generated by the combination of each prior model.

22. (new) A system according to Claim 9 wherein said database further comprises historical data for a plurality of potential customers including for each potential customer at least one of an age, a gender, a marital status, an income, a transaction history, and a transaction measure, and said targeting engine is further configured to:

determine a sequential order for combining the models by applying each model to be combined to each of the plurality of potential customers included in said database; and

combine the models in the determined sequential order to define the initial customer group by applying a first model included in the determined sequential order to each of the plurality of potential customers included in the database to generate a first segment of only those potential customers satisfying the first model, applying a second model included in the determined sequential order to the first segment to generate a second segment of only those potential customers satisfying the combination of the first and second models, and then applying each subsequent model included in the determined sequential order to a segment generated by the combination of each prior model.